

B1 (Official Form 1)(4/10)

**United States Bankruptcy Court**  
**Middle District of North Carolina**

**Voluntary Petition**

|  |  |
|--|--|
| Name of Debtor (if individual, enter Last, First, Middle):<br><b>Frady, Kelly Scott</b>  | Name of Joint Debtor (Spouse) (Last, First, Middle):<br><b>Frady, Tanya Renee Carrick</b>  |
| All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):   | All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):<br><b>FKA Tanya Carrick Frady</b>             |
| Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)<br><b>xxx-xx-4372</b>            | Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)<br><b>xxx-xx-2685</b>                  |
| Street Address of Debtor (No. and Street, City, and State):<br><b>188 Cedar Springs Road</b><br><b>Lexington, NC</b><br>ZIP Code<br><b>27292</b> | Street Address of Joint Debtor (No. and Street, City, and State):<br><b>188 Cedar Springs Road</b><br><b>Lexington, NC</b><br>ZIP Code<br><b>27293</b> |
| County of Residence or of the Principal Place of Business:<br><b>Davidson</b>  | County of Residence or of the Principal Place of Business:<br><b>Davidson</b>  |
| Mailing Address of Debtor (if different from street address):<br><b>PO Box 1781</b><br><b>Lexington, NC</b><br>ZIP Code<br><b>27293</b>          | Mailing Address of Joint Debtor (if different from street address):<br><b>PO Box 1781</b><br><b>Lexington, NC</b><br>ZIP Code<br><b>27293</b>          |
| Location of Principal Assets of Business Debtor (if different from street address above):  |  |

|  |   |  |
|--|---|--|
| <b>Type of Debtor</b><br>(Form of Organization)<br>(Check one box)   | <b>Nature of Business</b><br>(Check one box)  | <b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)  |
| <input checked="" type="checkbox"/> Individual (includes Joint Debtors)<br><i>See Exhibit D on page 2 of this form.</i><br><input type="checkbox"/> Corporation (includes LLC and LLP) | <input type="checkbox"/> Health Care Business   | <input checked="" type="checkbox"/> Chapter 7  |
| <input type="checkbox"/> Partnership   | <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) | <input type="checkbox"/> Chapter 9   |
| <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)  | <input type="checkbox"/> Railroad   | <input type="checkbox"/> Chapter 11  |
|  | <input type="checkbox"/> Stockbroker  | <input type="checkbox"/> Chapter 12  |
|  | <input type="checkbox"/> Commodity Broker   | <input type="checkbox"/> Chapter 13  |
|  | <input type="checkbox"/> Clearing Bank  |  |
|  | <input type="checkbox"/> Other  |  |
| <b>Tax-Exempt Entity</b><br>(Check box, if applicable)   |   |  |
| <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).   |   |  |
|  |   | <b>Nature of Debts</b><br>(Check one box)  |
|  |   | <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." |
|  |   | <input type="checkbox"/> Debts are primarily business debts.   |

|  |   |
|--|---|
| <b>Filing Fee</b> (Check one box)  | <b>Chapter 11 Debtors</b>   |
| <input type="checkbox"/> Full Filing Fee attached  | Check one box:<br><input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).<br><input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).  |
| <input checked="" type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. | Check if:<br><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 ( <i>amount subject to adjustment on 4/01/13 and every three years thereafter</i> ).         |
| <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.   | Check all applicable boxes:<br><input type="checkbox"/> A plan is being filed with this petition.<br><input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). |

|   |  |  |  |  |  |  |  |  |  |  |  |                                  |
|---|--|--|--|--|--|--|--|--|--|--|--|----------------------------------|
| <b>Statistical/Administrative Information</b>   |  |  |  |  |  |  |  |  |  |  |  | THIS SPACE IS FOR COURT USE ONLY |
| <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.   |  |  |  |  |  |  |  |  |  |  |  |                                  |
| <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.  |  |  |  |  |  |  |  |  |  |  |  |                                  |
| <b>Estimated Number of Creditors</b>  |  |  |  |  |  |  |  |  |  |  |  |                                  |
| <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000  |  |  |  |  |  |  |  |  |  |  |  |                                  |
| <b>Estimated Assets</b>   |  |  |  |  |  |  |  |  |  |  |  |                                  |
| <input checked="" type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion |  |  |  |  |  |  |  |  |  |  |  |                                  |
| <b>Estimated Liabilities</b>  |  |  |  |  |  |  |  |  |  |  |  |                                  |
| <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion |  |  |  |  |  |  |  |  |  |  |  |                                  |

## B1 (Official Form 1)(4/10)

|   |   |  |
|---|---|--|
| <b>Voluntary Petition</b><br><i>(This page must be completed and filed in every case)</i>   |   | Name of Debtor(s):<br><b>Frady, Kelly Scott</b><br><b>Frady, Tanya Renee Carrick</b>   |
| <b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)   |   |  |
| Location<br>Where Filed: <b>Middle District of North Carolina</b>   | Case Number:<br><b>07-50511 Corp/Busine</b> | Date Filed:<br><b>3/29/07</b>  |
| Location<br>Where Filed:  | Case Number:                                | Date Filed:  |
| <b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)  |   |  |
| Name of Debtor:<br><b>- None -</b>  | Case Number:                                | Date Filed:  |
| District:   | Relationship:                               | Judge:   |
| <b>Exhibit A</b>  |   | <b>Exhibit B</b><br>(To be completed if debtor is an individual whose debts are primarily consumer debts.)<br>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b). |
| <input type="checkbox"/> Exhibit A is attached and made a part of this petition.  |   | <b>X /s/ Don L. Coomes</b><br>Signature of Attorney for Debtor(s)<br><b>Don L. Coomes 27761</b><br><b>August 29, 2010</b><br>(Date)  |
| <b>Exhibit C</b><br>Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?<br><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.<br><input checked="" type="checkbox"/> No.  |   |  |
| <b>Exhibit D</b><br>(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)<br><input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.<br>If this is a joint petition:<br><input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.   |   |  |
| <b>Information Regarding the Debtor - Venue</b><br>(Check any applicable box)   |   |  |
| <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.<br><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.<br><input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. |   |  |
| <b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b><br>(Check all applicable boxes)  |   |  |
| <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)   |   |  |
| _____<br>(Name of landlord that obtained judgment)  |   |  |
| _____<br>(Address of landlord)  |   |  |
| <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and<br><input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.<br><input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).  |   |  |

B1 (Official Form 1)(4/10)

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Frady, Kelly Scott****Frady, Tanya Renee Carrick****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ Kelly Scott Frady**Signature of Debtor **Kelly Scott Frady****X /s/ Tanya Renee Carrick Frady**Signature of Joint Debtor **Tanya Renee Carrick Frady**

Telephone Number (If not represented by attorney)

**August 29, 2010**

Date

**Signature of Attorney\*****X /s/ Don L. Coomes**

Signature of Attorney for Debtor(s)

**Don L. Coomes 27761**

Printed Name of Attorney for Debtor(s)

**Donald L. Coomes, PLLC**

Firm Name

**PO Box 141  
Sanford, NC 27331**

Address

**Email: don.coomes13@gmail.com****919-718-0947 Fax: 919-367-4032**

Telephone Number

**August 29, 2010**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person,or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

**United States Bankruptcy Court**  
**Middle District of North Carolina**

In re Kelly Scott Frady  
Tanya Renee Carrick Frady

Debtor(s)

Case No.  
Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Kelly Scott Frady  
Kelly Scott Frady

Date: August 29, 2010

**United States Bankruptcy Court**  
**Middle District of North Carolina**

In re Kelly Scott Frady  
Tanya Renee Carrick Frady

Debtor(s)

Case No.  
Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning:** You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Tanya Renee Carrick Frady  
Tanya Renee Carrick Frady

Date: August 29, 2010

AT&T Universal Card  
Attn: Managing Agent  
PO Box 6500  
Sioux Falls, SD 57117-6500

Bank of America  
Attn: Managing Agent  
PO Box 15026  
Wilmington, DE 19850-5026

Bank of America  
Attn: Bankruptcy  
NC4-105-02-77  
PO Box 26012  
Greensboro, NC 27410

Bank of America Home Loans  
Attn: Bankruptcy  
PO Box 5170  
Simi Valley, CA 93062-5170

Bank of America, NA  
Attn: Managing Agent  
PO Box 21848  
Greensboro, NC 27420-1848

Berkley Risk Administrators, LLC  
c/o Gerald Groon, Esq.  
Smith Debnam Narron  
PO Box 26268  
Raleigh, NC 27611-6268

Capital Management Services  
Attn: Managing Agent  
726 Exchange St, # 700  
Buffalo, NY 14210

Chase  
Attn: Bankruptcy Dept  
PO Box 15298  
Wilmington, DE 19850-5298

Chex Systems, Inc.  
Attn: Managing Agent  
7805 Hudson Road, Site 100  
Saint Paul, MN 55125

Discover Bank  
Attn: Managing Agent  
PO Box 30943  
Salt Lake City, UT 84130

Dyck-ONeal, Inc.  
Attn: Managing Agent  
15301 Spectrum Drive, # 450  
Addison, TX 75001-6436

Equifax  
Attn: Managing Agent  
PO Box 740256  
Atlanta, GA 30374

Experian  
Information Solutions  
Attn: Dispute Dept.  
701 Experian Pkwy, Box 2002  
Allen, TX 75013

Firstsource Advantage  
Attn: Managing Agent  
205 Bryant Woods South  
Amherst, NY 14228

HSBC Bank Nevada, NA  
Attn: Managing Agent  
90 Christiana Road  
New Castle, DE 19720

Industrial Federal Savings Bank  
Attn: Managing Agent  
107 West Center Street  
Lexington, NC 27292

Internal Revenue Service  
PO Box 21126  
Philadelphia, PA 19114-0326

Key Risk Mgmt Services, Inc.  
Attn: Gerald Groon, Esq.  
Smith Debnam Narron  
PO Box 26268  
Raleigh, NC 27611-6268

NewBridge Bank  
Attn: Managing Agent  
PO Box 867  
Lexington, NC 27293-0867

NewBridge Bank  
Attn: Brinkley S. Hunt, Esq.  
Brinkley Walser, PLLC  
PO Box 1657  
Lexington, NC 27293-1657

North Carolina Department of Revenue  
Attn: Bankruptcy Dept  
PO Box 1168  
Raleigh, NC 27602-1168

North Carolina Department of Revenue  
c/o Reginald S. Hinton  
PO Box 25000  
Raleigh, NC 27640-5000

Oxford Management Services  
Attn: Managing Agent  
CS9018  
Melville, NY 11747

Ralph Carrick  
253 West 6th Street  
Lexington, NC 27292

Sears/CBSD  
Attn: Managing Agent  
PO Box 6283  
Sioux Falls, SD 57117-6283

TeleCheck Services, Inc.  
Attn: Managing Agent  
5251 Westheimer  
Houston, TX 77056

TransUnion  
Attn: Dispute Dept.  
2 Baldwin Place  
Box 1000  
Chester, PA 19022

Wells Fargo Bank, NA  
c/o Clontz & Clontz, PLLC  
The Justice Building  
225 South McDowell Street  
Charlotte, NC 28204-2294